

**FILED**

11/30/2023

RATE AND FORM COMPLIANCE DIVISION

Kansas City Title, Inc.

Kansas Rate Filing

Date: December 4, 2023

SERVICECHARGE

COMMERCIAL ESCROW CLOSING

(Includes preparation of contract, escrow agreements, transfer of title documents, settlement statement, disbursement of funds)

See Exhibit "A" attached

RESIDENTIAL REAL ESTATE CLOSING

(Includes the preparation of contracts, escrow agreements, transfer of title documents, settlement statements. With or without assistance of attorney or broker.)

See Exhibit "B" attached

RESIDENTIAL LOAN CLOSING

(Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds.)

See Exhibit "B" attached

FEES FOR ANCILLARY SERVICES

Notary Public Fees
Contract for Deed
Seller Carry Back
Equity Purchase
Exchange of Property
Loan Closing for third party lender

None unless shown on Exhibit B

FORECLOSURE COMMITMENT

\$350.00

LOT SALE TO BUYER

(Not builder)

See Exhibit "B" attached

LOT SALE TO BUILDER

See Exhibit "C" attached

PLATTING COMMITMENT

\$500.00

PLAT RECORDING SERVICE CHARGE

\$250.00

INFORMATIONAL COMMITMENT

(Issued for "Amount to be Agreed Upon" where customer wants a check of title before sale/mortgage)

No Charge

OWNERHSIP & ENCUMBRANCE REPORT (Residential)	\$250.00
OWNERSHIP & ENCUMBRANCE REPORT (Commercial) (Showing current record owner and all liens and/or encumbrances on the subject property)	\$500.00
SEARCH REPORT (Residential) (Issued to companies and/or individuals for the purpose of issuing title insurance by other companies. includes supporting documentation upon request.)	\$350.00
SEARCH FEE (Commercial)	\$750.00
OUT OF AREA ADDITIONAL SEARCH FEE (For searches outside Leavenworth, Johnson, Wyandotte and Miami)	\$350.00
CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY (Issued when contract purchaser pays off contract and wants current policy showing title in his name)	Do not do these transactions
MECHANICS LIEN WORK OUT (Obtaining lien waivers, disbursing funds or paying claimants)	\$150.00 per draw request
EXCHANGE CLOSING (Closing transaction having more than one parcel of real estate)	See Exhibit "B" attached
DISBURSEMENT OF FUNDS (No closing services but asked to disburse money)	See Exhibit "B" attached
DISBURSEMENT OF FUNDS (No closing services, disbursing funds and collecting signatures on documents furnished to us)	See Exhibit "B" attached
OTHER: See Exhibit "B" attached	

COMMERCIAL TITLE INSURANCE RATES

(Properties EXCEPT 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
OWNERS TITLE INSURANCE POLICY (Policies will be issued to owners, contract vendees and lessees)	See Exhibit "A" attached
MORTGAGE TITLE INSURANCE POLICY (Issued to lenders in an amount not to exceed 120% of loan amount)	See Exhibit "A" attached
SIMULTANEOUS-ISSUED MORTGAGE POLICY (Not exceeding the amount of the owner's policy)	\$500.00
SIMULTANEOUS-ISSUED MORTGAGE POLICY (Exceeds the owner's policy)	\$500.00 plus \$1.00 per thousand above the Owner's policy
SIMULTANEOUS-ISSUED LEASHOLD POLICY (Not exceeding the amount of the owner's policy Issued to lessee)	30% of rates shown on Exhibit "A" attached
REFINANCE POLICIES (Loan policy issued on property as a result of Refinancing a previous loan)	75% of rates shown on Exhibit "A" attached
SECOND MORTGAGE POLICIES (Loan Policy issued on a 2 nd , 3 rd or more loans)	75% of rates shown on Exhibit "A" attached
REISSUE POLICIES (Policies issued on previously insured property)	75% of rates shown on Exhibit "A" attached
NEW CONSTRUCTION PENDING DISBURSEMENT POLICY (Calling for periodic endorsements for increasing liability and extend time of policy)	See Exhibit "A" attached and add \$150.00 per draw request
NEW CONSTRUCTION OWNER's POLICY	See Exhibit "A" attached
NEW CONSTRUCTION LOAN POLICY (Issued to construction lender on construction Loan. Includes binder or construction loan policies.)	See Exhibit "A" attached

ENDORSEMENTS TO OWNERS AND LOAN POLICIES:

• Access	\$150.00
• Assignment of Rents	\$250.00
• Comprehensive	\$250.00
• Contiguity	\$150.00
• Date Down for New Construction	\$300.00 per endorsement
• Doing Business	\$150.00
• 8.1 Environmental	\$150.00
• Fairway	\$350.00
• First Loss	\$250.00
• Future Advances	\$150.00
• Last Dollar	\$250.00
• Location	\$150.00
• Non-Imputation	\$550.00
• Revolving Credit	\$250.00
• Street Address	\$150.00
• Street Assessment	\$150.00
• Subdivision	\$150.00
• Successor	\$350.00
• Survey – Same As	\$150.00
• Tax Deed	\$250.00
• Tax Parcel	\$150.00
• Tie-In	\$350.00
• Utility	\$300.00
• Variable Rate	\$150.00
• 3.0 Zoning	\$350.00
• 3.1 Zoning	\$550.00
• Modification Endorsement	25% of base policy premium with a minimum of \$350.00; any increase in liability will be charged at the regular rate.
• ALTA 10-1, 10.1-06	25% of base policy premium with a minimum of \$350.00; any increase in liability will be charged at the regular rate.
• ALTA 11; 11-06	25% of base policy premium with a minimum of \$350.00; any increase in liability will be charged at the regular rate.

(No other Endorsement charges)

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY (Issued with owners policy on new construction)	\$185.00
RESIDENTIAL LOAN CONSTRUCTION POLICY (Loan policy issued specifically for the protection of the interest in property taken as a result of the filing of a mortgage for construction purposes)	\$185.00
SECOND MORTGAGE POLICIES (Loan policies issued on 2 nd , 3 rd or more loans issued simultaneously with an owners and loan policy)	\$100.00
RESIDENTIAL OWNERS POLICIES (Policies of title insurance protecting the owners interest in one-four family residences.)	See Exhibit "E" attached
RESIDENTIAL MORTGAGEES POLICIES (Policies of title insurance protecting the interest of mortgage lenders.)	See Exhibit "F" attached
SIMULTANEOUSLY ISSUED LOAN POLICIES (Loan policy issued simultaneously with the issue of an Owner's Policy issued by Kansas City Title in an amount equal to or less than the amount of said loan policy)	\$290.00
(Exceeds the owner's policy)	\$290.00 plus \$1.00 per thousand above the owner's policy
SIMULTANEOUSLY ISSUE LOAN POLICIES (Loan policy issue simultaneously with the issue of an owner's Policy issued outside of Kansas City Title in an amount equal to or less than the amount of said loan policy)	\$390.00
(Exceeds the owner's policy)	\$390.00 plus \$1.00 per thousand above the owner's policy
CONSTRUCTION LOAN BINDER (Commitment) (A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes)	\$185.00

DEVELOPMENT LOAN POLICY

(Mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose i.e. subdivision development and subsequent land sales)

See Exhibit "C" attached

BUILDERS RATE (Residential Owners Policy)

(A rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination)

See Exhibit "C" attached

REFINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES

(A rate afforded to homeowners where a lenders policy is required by the lender as a result of the refinance of the owners existing financing)

See Exhibit "F" attached

RE-ISSUE RATE

(A rate afforded to the owner as seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date)

NONE

MULTIPLE LOT OR TRACT CHARGES

Multi-tract search fee (contiguous or same subdivision)

\$100.00 per tract

Multi-tract search fee (other)

\$250.00 per tract

(A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title)

ABSTRACT RETIREMENT RATE

(A reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and the abstract remains the property of the insured)

NONE

LEASEHOLD POLICIES

(Policies issued to protect the interest of a lessee in real estate)

See Exhibit "E" attached

CANCELLATION FEE

No Charge

(A charge made for actual work performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy)

ENDORSEMENTS

(Coverage added to the basic insurance contract which add additional coverage to the insured and consequently, additional risk to the insurer.

• 8.1 to Loan Policy	No Charge
• 100 to Loan Policy	No Charge
• 5 to Loan Policy	No Charge
• 6.0 to Loan Policy	No Charge
• 6.1 to Loan Policy	No Charge
• 9 to Loan Policy	No Charge
• Residential Endorsements NOT listed above	\$100.00 each endorsement
• ALTA 7 Mobile Home Endorsement	\$750.00

EXHIBIT A
(Commercial Rates)

Commercial Escrow Closing Fees

CASH - \$600.00 per side

OTHER – range from \$1,000.00 to \$1,500.00 per side

Commercial Title Insurance Rates for all Owner's and Loan Policies issued individually:

- | | |
|---|--|
| A. First \$750,000.00 | See Residential Card rate Exhibit "E" attached |
| B. Over \$750,000.00 up to \$1,000,000.00 | add additional \$1.00 per thousand |
| C. Over \$1,000,000.00 up to \$5,000,000.00 | add additional \$0.80 per thousand |
| D. Over \$5,000,000.00 | add additional \$0.60 per thousand |

EXHIBIT B

SCHEDULE OF FEES RESIDENTIAL RESALE TRANSACTIONS

TYPE OF SERVICE/TRANSACTION

Seller closing fee – Standard	\$290.00
Seller closing fee – Short Sale	\$500.00
Seller closing fee – Witness Only	\$150.00
Seller closing fee – FSBO	\$390.00
Buyer closing fee – standard loan closing	\$485.00
Buyer closing fee – standard cash closing	\$385.00
Buyer closing fee – Assumption	\$385.00
Buyer closing fee – Owner Finance (includes doc prep)	\$485.00
Buyer closing fee – Witness Only	\$150.00
Buyer closing fee – Second Mortgage	\$225.00
Buyer closing fee – Prepare ALTA/CD and disburse	\$250.00
Interest bearing account set up fee	\$250.00

MISCELLANEOUS:

Simultaneous Issued Mortgage Policy (Not exceeding the amount of the Owner's Policy Issued by Kansas City Title)	\$290.00
Simultaneous Issued Mortgage Policy (Not exceeding the amount of the Owner's Policy Issued outside of Kansas City Title)	\$390.00
Multi-tract search fee (contiguous or same subdivision)	\$100.00 per tract
Multi-tract search fee (other)	\$250.00 per tract
Out of area additional search fee for searching outside Leavenworth, Johnson, Wyandotte and Miami Counties.	\$350.00
Escrow Hold fee	\$150.00
Escrow Annual maintenance fee	\$100.00
Modification Endorsement (residential) (Any increase in liability will be charged at \$1.00 per thousand)	\$250.00
Post closing title update with no new policy	\$100.00
Document Prep Fee	\$ 50.00
Trust/LLC Document Review Fee	\$100.00
HOA Service fee	\$ 25.00
Payoff request fee	\$ 25.00
Lot Reservation Fee	\$100.00
Buyer payoffs required by lender	\$ 10.00 per item
eRecording Portal Fee	\$ 5.00 each document
Express delivery service	\$ 25.00 per item
Wire transfer service	\$ 25.00 per wire
U&U documents	See Exhibit "G" attached

EXHIBIT C

SCHEDULE OF FEES NEW CONSTRUCTION - BUILDER/DEVELOPER

A Builder/Developer is a customer that transacts New Construction properties and/or raw ground for the purpose of New Construction Properties.

BUILDER FEES:

- Lot Transaction Fee **\$100.00**
(includes the title search and exam,
Settlement, wire transfer, express delivery)
- Construction Loan Policy **\$185.00**
- Owner's Policy charged to the builder (based on the sales price of the new home)

Up to \$250,000.00 in coverage \$1.75 per thousand
Over \$250,000.00 in coverage \$1.00 per thousand
(minimum charge of \$150.00)
Policy calculation is rounded up to the next whole dollar
(i.e. \$3.14 goes up to \$4.00)
- Closing Fee from builder to new homeowner \$0.00. No additional fees for document preparation, settlement, escrow, wire transfer or express delivery.

DEVELOPER FEES:

- If the Developer secures a loan and a loan policy is required, the title premium is \$1.00 per thousand based on the loan amount.
- No document preparation or closing fees upon the closing of the lot from the developer to builder.

EXHIBIT D

SCHEDULE OF FEES INVESTOR RESALE TRANSACTIONS

An Investor is a customer that purchases resale properties to either retain or to improve and resale (flip), or to do both for non-owner occupied properties.

PURCHASE TRANSACTIONS:

- Standard Residential Title Insurance rates apply for the Owner's Policy
- Construction Loan Policy available. If short term lender allows
- Standard Seller Closing Fee - \$290.00
- Investor Purchase Closing Fee - \$485.00 w/loan
- Investor Purchase Closing Fee - \$385.00 cash

RESALE TRANSACTIONS:

- Owner's Policy charged to the investor (based on the sales price of the home)

Up to \$250,000.00 in coverage	\$1.75 per thousand
Over \$250,000.00 in coverage	\$1.00 per thousand
(minimum charge of \$150.00)	
Policy calculation is rounded up to the next whole dollar	
(i.e. \$3.14 goes up to \$4.00)	

EXHIBIT E

KANSAS CITY TITLE INC.

SUMMARY OF CHARGES FOR RESIDENTIAL TITLE INSURANCE – RESALE

STATE OF KANSAS

1. Standard seller closing fee is \$290.00.
2. Standard buyer loan closing fee is \$485.00.
3. For simultaneously issued loan policies not exceeding the amount of the owner's policy issued by Kansas City Title - \$290.00
4. For simultaneously issued loan policies not exceeding the amount of the owner's policy not issued by Kansas City Title - \$390.00
5. Non-standard closing fees available upon request.
6. Effective December 4, 2023. Charges subject to change without notice.

Amount of Insurance	Rate	Amount of Insurance	Rate
\$50,000 or less	\$466.00	220,001 to 230,000	\$727.00
50,001 to 55,000	\$478.00	230,001 to 240,000	\$739.00
55,001 to 60,000	\$490.00	240,001 to 250,000	\$751.00
60,001 to 65,000	\$502.00	250,001 to 275,000	\$781.00
65,001 to 70,000	\$514.00	275,001 to 300,000	\$811.00
70,001 to 75,000	\$526.00	300,001 to 325,000	\$841.00
75,001 to 80,000	\$535.00	325,001 to 350,000	\$871.00
80,001 to 85,000	\$544.00	350,001 to 375,000	\$901.00
85,001 to 90,000	\$553.00	375,001 to 400,000	\$931.00
90,001 to 95,000	\$562.00	400,001 to 425,000	\$961.00
95,001 to 100,000	\$571.00	425,001 to 450,000	\$991.00
100,001 to 110,000	\$583.00	450,001 to 475,000	\$1,021.00
110,001 to 120,000	\$595.00	475,001 to 500,000	\$1,051.00
120,001 to 130,000	\$607.00	500,001 to 525,000	\$1,066.00
130,001 to 140,000	\$619.00	525,001 to 550,000	\$1,081.00
140,001 to 150,000	\$631.00	550,001 to 575,000	\$1,096.00
150,001 to 160,000	\$643.00	575,001 to 600,000	\$1,111.00
160,001 to 170,000	\$655.00	600,001 to 625,000	\$1,126.00
170,001 to 180,000	\$667.00	625,001 to 650,000	\$1,141.00
180,001 to 190,000	\$679.00	650,001 to 675,000	\$1,156.00
190,001 to 200,000	\$692.00	675,001 to 700,000	\$1,171.00
200,001 to 210,000	\$703.00	700,001 to 725,000	\$1,188.00
210,001 to 220,000	\$715.00	725,001 to 750,000	\$1,201.00

\$750,001 to \$1,000,000 - \$1.00 per thousand

\$1,000,001 and above - \$.80 per thousand

EXHIBIT F
KANSAS CITY TITLE INC.

SUMMARY OF CHARGES FOR RESIDENTIAL TITLE INSURANCE – REFINANCE

STATE OF KANSAS

1. Standard loan closing fee is **\$485.00**
2. Effective **December 4, 2023**, Charges subject to change without notice.

Amount of Insurance	Rate
\$50,000 or less	\$368.00
50,001 to 55,000	\$378.00
55,001 to 60,000	\$387.00
60,001 to 65,000	\$397.00
65,001 to 70,000	\$407.00
70,001 to 75,000	\$416.00
75,001 to 80,000	\$423.00
80,001 to 85,000	\$431.00
85,001 to 90,000	\$438.00
90,001 to 95,000	\$445.00
95,001 to 100,000	\$452.00
100,001 to 110,000	\$462.00
110,001 to 120,000	\$471.00
120,001 to 130,000	\$481.00
130,001 to 140,000	\$491.00
140,001 to 150,000	\$500.00
150,001 to 160,000	\$510.00
160,001 to 170,000	\$519.00
170,001 to 180,000	\$529.00
180,001 to 190,000	\$539.00
190,001 to 200,000	\$548.00
200,001 to 210,000	\$558.00
210,001 to 220,000	\$567.00

Amount of Insurance	Rate
220,001 to 230,000	\$577.00
230,001 to 240,000	\$587.00
240,001 to 250,000	\$596.00
250,001 to 275,000	\$620.00
275,001 to 300,000	\$644.00
300,001 to 325,000	\$668.00
325,001 to 350,000	\$692.00
350,001 to 375,000	\$716.00
375,001 to 400,000	\$740.00
400,001 to 425,000	\$764.00
425,001 to 450,000	\$788.00
450,001 to 475,000	\$812.00
475,001 to 500,000	\$836.00
500,001 to 525,000	\$848.00
525,001 to 550,000	\$860.00
550,001 to 575,000	\$872.00
575,001 to 600,000	\$884.00
600,001 to 625,000	\$896.00
625,001 to 650,000	\$908.00
650,001 to 675,000	\$920.00
675,001 to 700,000	\$932.00
700,001 to 725,000	\$946.00
725,001 to 750,000	\$956.00

\$750,001 to \$1,000,000 - \$1.00 per thousand

\$1,000,001 and above - \$.80 per thousand

EXHIBIT G

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT AVAILABLE K.S.A.-40-2404(14) REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

*SEE ATTACHED SAMPLE LETTER

Dated:

Kansas Insurance Department 420 SW 9th Street
Topeka, Kansas 66612

Title Insurance Individual Risk Filing
Unique and Unusual Rate

Gentlemen:

We wish to submit the following individual risk filing pursuant to our Unique and Unusual Rule presently on file with your department.

1. NAME OF INSURED/PROPOSED INSURED:
2. PROPERTY LOCATION:
3. POLICY/COMMITMENT/FILE NUMBER:
4. CHARGE/RATE:
5. FILED CHARGE/RATE:
6. REASON FOR DEVIATION FROM FILED CHARGE:

Please let us know if you have any questions with regard to this individual risk filing.

Sincerely,

Title Insurance Agent On behalf of

Kansas City Title, Inc.

Kansas Rate Filing

(DATE: Dec. 19, 2022)



FILED

12/19/2022

RATE AND FORM COMPLIANCE DIVISION

Charge for Escrow, Closing and/or Other Services

Service

Charge

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(Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds)

See Exhibit "B" attached

DOCUMENT PREPARATION

(When not included in closings)

None

(Do not prepare Documents unless we are closing)

FEES FOR ANCILLARY SERVICES

None unless shown on Exhibit B

Notary Public Fees
Contract for Deed
Seller Carry Back
Equity Purchase
Exchange of Property
Loan Closing for third party lender

FORECLOSURE COMMITMENT**\$350.00****LOT SALE TO BUYER**

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purpose of issuing title insurance by other companies.
includes supporting documentation upon
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For searches outside Leavenworth, Johnson, and
Wyandotte Counties

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POLICY TO OWNERS POLICY

(Issued when contract purchaser pays off contract
and wants current policy showing title in his name)

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and collecting signatures on documents furnished
to us)

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(Properties Except 1-4 Single Family Dwelling Units)

<u>Type of Transaction</u>	<u>Rate</u>
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Street Address	\$100.00
Street Assessment	\$100.00
Subdivision	\$100.00
Successor	\$300.00
Survey - Same As	\$100.00
Tax Deed	\$200.00
Tax Parcel	\$100.00
Tie-In	\$300.00
Utility	\$250.00
Variable Rate	\$100.00
3.0 Zoning	\$300.00
3.1 Zoning	\$500.00
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(No other Endorsement charges)	

Residential Title Insurance Rates
(1-4 Single Family Living Units)

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SIMULTANEOUSLY ISSUED LOAN POLICIES (Loan policy issued simultaneously with the issue of an Owner's Policy issued outside of Kansas City Title in an amount equal to or less than the amount of said loan policy)	\$ 390.00
RESIDENTIAL LOAN CONSTRUCTION POLICY (Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes)	\$ 175.00

CONSTRUCTION LOAN BINDER (Commitment) (A Commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes)	\$175.00
DEVELOPMENT LOAN POLICY (Mortgagees Policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose i.e. subdivision development and subsequent land sales)	See Exhibit C attached
BUILDERS RATE (Residential Owners Policy) (A rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination)	See Exhibit C attached
REFINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES (A rate afforded to homeowners where a lender's policy is required by the lender as the result of the refinance of the owners existing financing)	See Exhibit F attached
RE-ISSUE RATE (A rate afforded to the owner as seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.)	NONE
MULTIPLE LOT OR TRACT CHARGES	
Multi-tract search fee (contiguous or same subdivision)	\$100.00 per tract
Multi-tract search fee (other)	\$250.00 per tract
(A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title)	
ABSTRACT RETIREMENT RATE (A reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and the abstract remains the property of the insured)	NONE
ALTA 7 MOBILE HOME ENDORSEMENT	\$750.00

ENDORSEMENTS

(Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

1.	8.1 to Loan Policy	No Charge
2.	100 to Loan Policy	No Charge
3.	5 to Loan Policy	No Charge
4.	6.0 to Loan Policy	No Charge
5.	6.1 to Loan Policy	No Charge
6.	9 to Loan Policy	No Charge

LEASEHOLD POLICIES

(Policies issued to protect the interest of a lessee in real property)

Se Exhibit E attached

COMMERCIAL TITLE INSURANCE RATES

(Premiums charged on Policies issued on transactions involving commercial, multi-family, or industrial real estate)

See Exhibit A attached

CANCELLATION FEE

(A charge made for actual work performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy)

No Charge

EXHIBIT A
(Commercial Rates)

Commercial Escrow Closing Fees

CASH - \$600.00 per side

OTHER – range from \$1,000.00 to \$1,500.00 per side

Commercial Title Insurance Rates for all Owner's and Loan Policies issued individually:

A.	First \$750,000	See Residential Card Rate Exhibit E
B.	Over \$750,000 up to \$1,000,000.00	add additional \$1.00 per thousand
C.	Over \$1,000,000.00 up to \$5,000,000.00	add additional \$.80 per thousand
D.	Over \$5,000,000.00	add additional \$.60 per thousand

EXHIBIT B

SCHEDULE OF FEES RESIDENTIAL RESALE TRANSACTIONS

Type of Service/Transaction

Seller closing fee - Standard	\$265.00
Seller closing fee - Short Sale	\$500.00
Seller closing fee - Witness Only	\$150.00
Standard Loan Closing Fee	\$385.00
Standard Cash Closing Fee	\$285.00
Assumption	\$385.00
Owner Finance (includes document preparation)	\$485.00
Witness Only (buyer or seller)	\$150.00
Prepare Settlement Statement/Disburse	\$250.00
Second Mortgage Closing	\$225.00
Interest Bearing Acct. Setup Fee	\$250.00

Miscellaneous:

Lot reservation fee – buyer	\$ 50.00
Simultaneous Issued Mortgage Policy (Not exceeding the amount of the Owner's Policy issued By Kansas City Title)	\$290.00
Simultaneous Issued Mortgage Policy (not exceeding the amount of the Owner's Policy issued Outside of Kansas City Title)	\$390.00
Multi-tract search fee (contiguous or same subdivision)	\$100.00 per tract
Multi-tract search fee (other)	\$250.00 per tract
Out of area additional search fee for searches outside Leavenworth, Johnson and Wyandotte Counties	\$250.00
Escrow hold fee	\$150.00
Modification Endorsement (residential) (Any increase in liability will be charged at \$1.00 per thousand)	\$250.00
Express delivery service	\$25.00 per item
Wire transfer service	\$25.00 per wire
eRecording portal fee	\$5.00 each document
Post closing title update with no new policy	\$100.00
Buyer payoffs required by lender	\$5.00 per item
U&U documents	See Exhibit G

EXHIBIT C

SCHEDULE OF FEES NEW CONSTRUCTION - BUILDER/DEVELOPER

A Builder/Developer is a customer that transacts New Construction properties and/or raw ground for the purpose of New Construction properties.

Builder Fees:

- Lot Transaction Fee - \$50.00

(includes the title search and exam, settlement, wire transfer, express delivery)
- Construction Loan Policy - \$175.00
- Owner's Policy charged to the builder (based on the sales price of the new home)

\$1.75 per thousand up to a \$250,000 in coverage \$1.00 per thousand over \$250,000
(minimum charge of \$150.00)
Policy calculation is rounded up to the next whole dollar
(i.e. \$3.14 goes to \$4.00)
- Closing Fee from builder to new homeowner - \$0.00 - no additional closing fee for document preparation, settlement, escrow, wire transfer or express delivery

Developer Fees:

- If the Developer secures a loan and a loan policy is required, the title premium is \$1.00 per thousand based on the loan amount
- No document preparation or closing fees upon the closing of the lot from the developer to builder

EXHIBIT D

SCHEDULE OF FEES INVESTOR RESALE TRANSACTIONS

An Investor is customer that purchases resale properties to either retain or to improve & resale (flip), or to do both for non-owner occupied properties

Purchase Transactions:

- Standard Residential Title Insurance rates apply for the Owner's Policy
- Construction Loan Policy available, if short term lender allows
- Standard Seller Closing Fee - \$265.00
- Investor Purchase Closing Fee - \$385.00 (cash or loan)

Resale Transactions:

- Owner's Policy charged to the investor (based on the sales price of the home)
 - \$1.75 per thousand up to a \$250,000 in coverage
 - \$1.00 per thousand over \$250,000
 - (minimum charge of \$150.00)
- Policy calculations is rounded up to the next whole dollar.

EXHIBIT E

KANSAS CITY TITLE INC.

SUMMARY OF CHARGES FOR RESIDENTIAL TITLE INSURANCE – RESALE STATE OF KANSAS

1. Standard seller closing fee is **\$265.00**.
2. Standard buyer loan closing fee is **\$385.00**.
3. For simultaneously issued loan policies not exceeding the amount of the owner's policy issued by Kansas City Title - \$290.00
4. For simultaneously issued loan policies not exceeding the amount of the owner's policy not issued by Kansas City Title - \$390.00
5. Non-standard closing fees available upon request.
6. Effective **December 19, 2022**. Charges subject to change without notice.

Amount of Insurance	Rate
\$50,000 or less	\$466.00
50,001 to 55,000	\$478.00
55,001 to 60,000	\$490.00
60,001 to 65,000	\$502.00
65,001 to 70,000	\$514.00
70,001 to 75,000	\$526.00
75,001 to 80,000	\$535.00
80,001 to 85,000	\$544.00
85,001 to 90,000	\$553.00
90,001 to 95,000	\$562.00
95,001 to 100,000	\$571.00
100,001 to 110,000	\$583.00
110,001 to 120,000	\$595.00
120,001 to 130,000	\$607.00
130,001 to 140,000	\$619.00
140,001 to 150,000	\$631.00
150,001 to 160,000	\$643.00
160,001 to 170,000	\$655.00
170,001 to 180,000	\$667.00
180,001 to 190,000	\$679.00
190,001 to 200,000	\$692.00
200,001 to 210,000	\$703.00
210,001 to 220,000	\$715.00

Amount of Insurance	Rate
220,001 to 230,000	\$727.00
230,001 to 240,000	\$739.00
240,001 to 250,000	\$751.00
250,001 to 275,000	\$781.00
275,001 to 300,000	\$811.00
300,001 to 325,000	\$841.00
325,001 to 350,000	\$871.00
350,001 to 375,000	\$901.00
375,001 to 400,000	\$931.00
400,001 to 425,000	\$961.00
425,001 to 450,000	\$991.00
450,001 to 475,000	\$1,021.00
475,001 to 500,000	\$1,051.00
500,001 to 525,000	\$1,066.00
525,001 to 550,000	\$1,081.00
550,001 to 575,000	\$1,096.00
575,001 to 600,000	\$1,111.00
600,001 to 625,000	\$1,126.00
625,001 to 650,000	\$1,141.00
650,001 to 675,000	\$1,156.00
675,001 to 700,000	\$1,171.00
700,001 to 725,000	\$1,188.00
725,001 to 750,000	\$1,201.00

\$750,001 to \$1,000,000 - \$1.00 per thousand

\$1,000,000 to \$2,000,000 - \$.80 per thousand

EXHIBIT F

KANSAS CITY TITLE INC.

SUMMARY OF CHARGES FOR RESIDENTIAL TITLE INSURANCE – REFINANCE
STATE OF KANSAS

1. Standard loan closing fee is \$385.00
2. Effective December 19, 2022. Charges subject to change without notice.

Amount of Insurance	Rate
\$50,000 or less	\$368.00
50,001 to 55,000	\$378.00
55,001 to 60,000	\$387.00
60,001 to 65,000	\$397.00
65,001 to 70,000	\$407.00
70,001 to 75,000	\$416.00
75,001 to 80,000	\$423.00
80,001 to 85,000	\$431.00
85,001 to 90,000	\$438.00
90,001 to 95,000	\$445.00
95,001 to 100,000	\$452.00
100,001 to 110,000	\$462.00
110,001 to 120,000	\$471.00
120,001 to 130,000	\$481.00
130,001 to 140,000	\$491.00
140,001 to 150,000	\$500.00
150,001 to 160,000	\$510.00
160,001 to 170,000	\$519.00
170,001 to 180,000	\$529.00
180,001 to 190,000	\$539.00
190,001 to 200,000	\$548.00
200,001 to 210,000	\$558.00
210,001 to 220,000	\$567.00

Amount of Insurance	Rate
220,001 to 230,000	\$577.00
230,001 to 240,000	\$587.00
240,001 to 250,000	\$596.00
250,001 to 275,000	\$620.00
275,001 to 300,000	\$644.00
300,001 to 325,000	\$668.00
325,001 to 350,000	\$692.00
350,001 to 375,000	\$716.00
375,001 to 400,000	\$740.00
400,001 to 425,000	\$764.00
425,001 to 450,000	\$788.00
450,001 to 475,000	\$812.00
475,001 to 500,000	\$836.00
500,001 to 525,000	\$848.00
525,001 to 550,000	\$860.00
550,001 to 575,000	\$872.00
575,001 to 600,000	\$884.00
600,001 to 625,000	\$896.00
625,001 to 650,000	\$908.00
650,001 to 675,000	\$920.00
675,001 to 700,000	\$932.00
700,001 to 725,000	\$946.00
725,001 to 750,000	\$956.00

\$750,001 to \$1,000,000 - \$1.00 per thousand

\$1,000,000 to \$2,000,000 - \$.80 per thousand

www.kansascitytitle.com

EXHIBIT G

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT AVAILABLE K.S.A.-40-2404(14) REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

*SEE ATTACHED SAMPLE LETTER

Dated:.....

Kansas Insurance Department 420 SW
9th Street
Topeka, Kansas 66612

Title Insurance Individual Risk
Filing
Unique and Unusual Rate

Gentlemen:

We wish to submit the following individual risk filing pursuant to our Unique and Unusual Rule presently on file with your department.

1. NAME OF INSURED/PROPOSED INSURED:
2. PROPERTY LOCATION:
3. POLICY/COMMITMENT/FILE NUMBER:
4. CHARGE/RATE:
5. FILED CHARGE/RATE:
6. REASON FOR DEVIATION FROM FILED CHARGE:

Please let us know if you have any questions with regard to this individual risk filing.

Sincerely,

Title Insurance Agent On behalf
of _____

Kansas City Title, Inc.

Kansas Rate Filing

(DATE: August. 22, 2022)

Attachment 1



FILED

08/23/2022

RATE AND FORM COMPLIANCE DIVISION

Charge for Escrow, Closing and/or Other Services

<u>Service</u>	<u>Charge</u>
COMMERCIAL ESCROW CLOSING (Includes preparation of contracts, escrow agreements, transfer of title documents, settlement statement (HUD -1) disbursement of funds.)	See Exhibit "A" attached
RESIDENTIAL REAL ESTATE CLOSING (Includes the preparation of contracts, escrow agreements, transfer of title documents, settlement statements. Without assistance of attorney and/or broker.	See Exhibit "B" attached
RESIDENTIAL REAL ESTATE CLOSING (Includes the preparation of contracts, escrow agreements, transfer of title documents, settlement statements. With assistance of attorney and/or broker.	See Exhibit "B" attached (Same rate without assistance)
RESIDENTIAL LOAN CLOSING (Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds)	See Exhibit "B" attached
DOCUMENT PREPARATION (When not included in closings)	None (Do not prepare Documents unless we are closing)

FEES FOR ANCILLARY SERVICES	None unless shown on Exhibit B
Notary Public Fees	
Contract for Deed	
Seller Carry Back	
Equity Purchase	
Exchange of Property	
Loan Closing for third party lender	
FORECLOSURE COMMITMENT	\$250.00
LOT SALE TO BUYER (Not Builder)	See Exhibit B attached
LOT SALE TO BUILDER	See Exhibit C attached
PLATTING COMMITMENT OR PLAT RECORDING	\$250.00
(Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages. etc.)	
INFORMATIONAL COMMITMENT (Issued for "Amount to be Agreed Upon" where customer wants check of title before sale/mortgage)	No Charge
OWNERSHIP & ENCUMBRANCE REPORT (Showing current record owner and all liens and/or encumbrances on the subject property)	\$150.00
SEARCH REPORT (Residential) (Issued to companies and/or individuals for the purpose of issuing title insurance by other companies. includes supporting documentation upon request.)	\$250.00
ADDITIONAL TRACT FEE	\$100.00 per tract
EXCESSIVE SEARCH FEE (Residential & Commercial) If more than three hours of search and examination time Is required for search and/or commitment prep	\$100.00 per hour
OUT OF AREA ADDITIONAL SEARCH FEE For searches outside Leavenworth, Johnson, and Wyandotte Counties	\$200.00

**CONVERT CONTRACT PURCHASERS
POLICY TO OWNERS POLICY**

(Issued when contract purchaser pays off contract
and wants current policy showing title in his name)

Do not do these transactions.

MECHANICS LIEN WORK OUT

(Obtaining Lien waivers, disbursing funds
to pay claimants)

\$ 150.00 per draw request

EXCHANGE CLOSING

(Closing transaction having more than one parcel
of real property)

See Exhibit B attached

DISBURSEMENT OF FUNDS

(No closing services but asked to disburse money)

See Exhibit B attached

DISBURSEMENT OF FUNDS

(No Closing services, disbursing funds
and collecting signatures on documents furnished
to us)

See Exhibit B attached

INDEMNITY DEPOSIT

(Held in escrow, no closing)

\$150.00

OTHER:

See Exhibit B attached

Attachment 2

Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

<u>Type of Transaction</u>	<u>Rate</u>
OWNERS TITLE INSURANCE POLICY (Policies will be issued to owners, contract vendees and lessees)	See Exhibit A attached
MORTGAGE TITLE INSURANCE POLICY (Issued to lenders in an amount not to exceed 120% of loan amount)	See Exhibit A attached
SIMULTANEOUS-ISSUED MORTGAGE POLICY (Not exceeding the amount of the Owner's Policy)	\$290.00
SIMULTANEOUS-ISSUED MORTGAGE POLICY (Exceeds the Owner's Policy)	\$1.00 per thousand above the Owners Policy
SIMULTANEOUS-ISSUED LEASEHOLD POLICY (Not exceeding the amount of the Owner's Policy issued to lessee)	30% of Rates shown on Exhibit A attached
REFINANCE POLICIES (Loan Policy issued on property as a result of refinancing a previous loan)	75% of Rates shown on Exhibit A attached
SECOND MORTGAGE POLICIES (Loan Policy issued on 2 nd , 3 rd or more loans)	75% of Rates shown on Exhibit A attached
REISSUE POLICIES (Policies issued on previously insured property)	75% of Rates shown on Exhibit A attached
NEW CONSTRUCTION PENDING DISBURSEMENT POLICY (Calling for periodic endorsements for increasing liability and extend time of policy)	See Exhibit A and add \$150.00 per draw request

NEW CONSTRUCTION OWNER'S POLICY	See Exhibit A attached
NEW CONSTRUCTION LOAN POLICY (Issued to Construction Lender on construction loan. Includes binder or construction loan Policies)	See Exhibit A attached
SEARCH REPORT (Commercial)	\$500
ENDORSEMENTS TO OWNERS AND LOAN POLICIES	
Access	\$100.00
Assignment of Rents	\$200.00
Comprehensive	\$200.00
Contiguity	\$100.00
Date Down for New Construction	\$250.00 per endorsement
Doing Business	\$100.00
8.1 Environmental	\$100.00
Fairway	\$300.00
First Loss	\$200.00
Future Advances	\$100.00
Last Dollar	\$200.00
Location	\$100.00
Non-Imputation	\$500.00
Revolving Credit	\$200.00
Street Address	\$100.00
Street Assessment	\$100.00
Subdivision	\$100.00
Successor	\$300.00
Survey - Same As	\$100.00
Tax Deed	\$200.00
Tax Parcel	\$100.00
Tie-In	\$300.00
Utility	\$250.00
Variable Rate	\$100.00
3.0 Zoning	\$300.00
3.1 Zoning	\$500.00
Modification Endorsement	25% of base policy premium with a minimum of \$300; any increase in liability will be charged at the regular rate
ALTA 10.1, 10.1-06	25% of base policy premium with a minimum of \$300; any increase in liability will be charged at the regular rate
ALTA 11, 11-06	25% of base policy premium with a minimum of \$300; any increase in liability will be charged at the regular rate
(No other Endorsement charges)	

Attachment 3

Residential Title Insurance Rates (1-4 Single Family Living Units)

Type of Transaction	Rate
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY (Issued with owners policy on new construction)	\$ 150.00
SECOND MORTGAGE POLICIES Loan Polices issued on 2 nd , 3 rd or more loans Issued simultaneously with an owners and loan policy.	\$ 75.00
RESIDENTIAL OWNERS POLICIES (Policies of Title Insurance protecting the owners interest in one-four family residences.)	See Exhibit E attached
RESIDENTIAL MORTGAGEES POLICIES (Polices of title insurance protecting the interest of mortgage lenders.)	See Exhibit F attached
SIMULTANEOUSLY ISSUED LOAN POLICIES (Loan policy issued simultaneously with the issue of an Owner's Policy issued by Kansas City Title in an amount equal to or less than the amount of said loan policy)	\$ 290.00
SIMULTANEOUSLY ISSUED LOAN POLICIES (Loan policy issued simultaneously with the issue of an Owner's Policy issued outside of Kansas City Title in an amount equal to or less than the amount of said loan policy)	\$ 390.00
RESIDENTIAL LOAN CONSTRUCTION POLICY (Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes)	\$ 150.00

CONSTRUCTION LOAN BINDER (Commitment) (A Commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes)	\$ 150.00
DEVELOPMENT LOAN POLICY (Mortgagees Policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose i.e. subdivision development and subsequent land sales)	See Exhibit C attached
BUILDERS RATE (Residential Owners Policy) (A rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search an examination)	See Exhibit C attached
REFINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES (A rate afforded to homeowners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing)	See Exhibit F attached
RE-ISSUE RATE (A rate afforded to the owner as seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.)	NONE
MULTIPLE LOT OR TRACT CHARGES (A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title)	\$ 100.00 per tract
ABSTRACT RETIREMENT RATE (A reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and the abstract remains the property of the insured)	NONE
ALTA 7 MOBILE HOME ENDORSEMENT	\$ 250.00

ENDORSEMENTS

(Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

1.	8.1 to Loan Policy	No Charge
2.	100 to Loan Policy	No Charge
3.	5 to Loan Policy	No Charge
4.	6.0 to Loan Policy	No Charge
5.	6.1 to Loan Policy	No Charge
6.	9 to Loan Policy	No Charge

LEASEHOLD POLICIES

(Policies issued to protect the interest of a lessee in real property)

Se Exhibit E attached

COMMERCIAL TITLE INSURANCE RATES

(Premiums charged on Policies issued on transactions involving commercial, multi-family, or industrial real estate)

See Exhibit A attached

CANCELLATION FEE

(A charge made for actual work performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy)

No Charge

EXHIBIT A
(Commercial Rates)

Commercial Escrow Closing

A.	Basic Escrow	Less than 6 hours work	\$ 600.00
B.	Complex Closing	More than 6 hours work and Less than 12 hours work	\$1,000.00
C.	Major Closing	More than 12 hours	\$ 1,500.00

Commercial Title Insurance Rates for all Owner's and Loan Policies issued individually:

A.	First \$750,000	See Residential Card Rate Exhibit E
B.	Over \$750,000 up to \$1,000,000.00	add additional \$1.00 per thousand
C.	Over \$1,000,000.00 up to \$5,000,000.00	add additional \$.80 per thousand
D.	Over \$5,000,000.00	add additional \$.60 per thousand

**Policy calculation is rounded up to the
next whole dollar**

EXHIBIT B

SCHEDULE OF FEES RESIDENTIAL RESALE TRANSACTIONS

Type of Service/Transaction

Seller closing fee - Standard	\$235.00
Seller closing fee - Short Sale	\$350.00
Seller closing fee - Witness Only	\$ 75.00
Standard Loan Closing Fee	\$375.00
Standard Cash Closing Fee	\$275.00
Assumption	\$375.00
Owner Finance (includes document preparation)	\$375.00
Witness Only Buyer - Loan	\$150.00
Witness Only Buyer - Cash	\$ 75.00
Prepare Settlement Statement/Disburse	\$250.00
Second Mortgage Closing	\$225.00
Interest Bearing Acct. Setup Fee	\$150.00

Miscellaneous:

Lot reservation fee-Buyer	\$50.00
Simultaneous Issued Mortgage Policy (not exceeding the amount of the Owner's Policy issued by Kansas City Title)	\$290.00
Simultaneous Issued Mortgage Policy (not exceeding the amount of the Owner's Policy issued outside of Kansas City Title)	\$390.00
Multi-tract search fee	\$100.00 per tract
Express Delivery Service	\$25.00 per item
Wire Transfer Service	\$25.00 per wire
eRecord Portal Fee	\$5.00 each document
Out of area additional search fee for searches outside Leavenworth, Johnson, and Wyandotte Counties	\$200.00

EXHIBIT C

SCHEDULE OF FEES NEW CONSTRUCTION - BUILDER/DEVELOPER

A Builder/Developer is a customer that transacts New Construction properties and/or raw ground for the purpose of New Construction properties.

Builder Fees:

- Lot Transaction Fee - \$50.00

(includes the title search and exam, settlement, wire transfer, express delivery)
- Construction Loan Policy - \$150.00
- Owner's Policy charged to the builder (based on the sales price of the new home)

\$1.75 per thousand up to a \$250,000 in coverage \$1.00 per thousand over \$250,000
(minimum charge of \$150.00)
Policy calculation is rounded up to the next whole dollar
- Closing Fee from builder to new homeowner - \$0.00 - no additional closing fee for document preparation, settlement, escrow, wire transfer or express delivery

Developer Fees:

- If the Developer secures a loan and a loan policy is required, the title premium is \$1.00 per thousand based on the loan amount
- No document preparation or closing fees upon the closing of the lot from the developer to builder

EXHIBIT D
SCHEDULE OF FEES
INVESTOR RESALE TRANSACTIONS

An Investor is customer that purchases resale properties to either retain or to improve & resale (flip), or to do both - more than three per year.

Purchase Transactions:

- Standard Residential Title Insurance rates apply for the Owner's Policy
- Construction Loan Policy available, if short term lender allows
- Standard Seller Closing Fee - \$235.00
- Investor Purchase Closing Fee - \$235.00 (cash or loan)

Resale Transactions:

- Owner's Policy charged to the investor (based on the sales price of the home)

\$1.75 per thousand up to a \$250,000 in coverage \$1.00 per thousand over \$250,000 (minimum charge of \$150.00)
Policy calculation is rounded up to the next whole dollar
- Closing fee from investor to new homeowner - \$0.00.
no additional closing fee for document preparation, settlement, escrow, wire transfer or express delivery

EXHIBIT E

KANSAS CITY TITLE INC.

**SUMMARY OF CHARGES FOR RESIDENTIAL TITLE INSURANCE – RESALE
STATE OF KANSAS**

1. Standard seller closing fee is \$235.00.
2. Standard buyer loan closing fee is \$375.00.
3. For simultaneously issued loan policies not exceeding the amount of the owner's policy issued by Kansas City Title - \$290.00
4. For simultaneously issued loan policies not exceeding the amount of the owner's policy not issued by Kansas City Title - \$390.00
5. Non-standard closing fees available upon request.
6. Effective December 1, 2021. Charges subject to change without notice.

Amount of Insurance	Rate
\$50,000 or less	\$466.00
50,001 to 55,000	\$478.00
55,001 to 60,000	\$490.00
60,001 to 65,000	\$502.00
65,001 to 70,000	\$514.00
70,001 to 75,000	\$526.00
75,001 to 80,000	\$535.00
80,001 to 85,000	\$544.00
85,001 to 90,000	\$553.00
90,001 to 95,000	\$562.00
95,001 to 100,000	\$571.00
100,001 to 110,000	\$583.00
110,001 to 120,000	\$595.00
120,001 to 130,000	\$607.00
130,001 to 140,000	\$619.00
140,001 to 150,000	\$631.00
150,001 to 160,000	\$643.00
160,001 to 170,000	\$655.00
170,001 to 180,000	\$667.00
180,001 to 190,000	\$679.00
190,001 to 200,000	\$692.00
200,001 to 210,000	\$703.00
210,001 to 220,000	\$715.00

Amount of Insurance	Rate
220,001 to 230,000	\$727.00
230,001 to 240,000	\$739.00
240,001 to 250,000	\$751.00
250,001 to 275,000	\$781.00
275,001 to 300,000	\$811.00
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325,001 to 350,000	\$871.00
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400,001 to 425,000	\$961.00
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450,001 to 475,000	\$1,021.00
475,001 to 500,000	\$1,051.00
500,001 to 525,000	\$1,066.00
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625,001 to 650,000	\$1,141.00
650,001 to 675,000	\$1,156.00
675,001 to 700,000	\$1,171.00
700,001 to 725,000	\$1,188.00
725,001 to 750,000	\$1,201.00

\$750,001 to \$1,000,000 - \$1.00 per thousand

\$1,000,000 to \$2,000,000 - \$.80 per thousand

Policy calculation is rounded up to the next whole dollar

www.kansascitytitle.com

EXHIBIT F**KANSAS CITY TITLE INC.****SUMMARY OF CHARGES FOR RESIDENTIAL TITLE INSURANCE – REFINANCE
STATE OF KANSAS**

1. Standard loan closing fee is \$375.00.
2. Effective December 1, 2021. Charges subject to change without notice.

Amount of Insurance	Rate
\$50,000 or less	\$368.00
50,001 to 55,000	\$378.00
55,001 to 60,000	\$387.00
60,001 to 65,000	\$397.00
65,001 to 70,000	\$407.00
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85,001 to 90,000	\$438.00
90,001 to 95,000	\$445.00
95,001 to 100,000	\$452.00
100,001 to 110,000	\$462.00
110,001 to 120,000	\$471.00
120,001 to 130,000	\$481.00
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Amount of Insurance	Rate
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275,001 to 300,000	\$644.00
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725,001 to 750,000	\$956.00

\$750,001 to \$1,000,000 - \$1.00 per thousand

\$1,000,000 to \$2,000,000 - \$.80 per thousand

Policy calculation is rounded up to the next whole dollar

www.kansascitytitle.com

James Norman [KID]

From: James Norman [KID]
Sent: Tuesday, November 23, 2021 9:40 AM
To: Kim Burgett
Cc: Heather Droge [KID]
Subject: RE: Kansas City Title-Kansas Rate Filing

Ms. Burgett,

This will acknowledge receipt of your rate filing as required by K.S.A. 40-952(c). This material has been placed on file today.

Thank you,

James Norman
Policy Examiner II
Kansas Insurance Department
Vicki Schmidt, Commissioner
1300 SW Arrowhead Rd., Topeka, KS 66604
[Facebook](#) | [Twitter](#) | insurance.kansas.gov
785-296-3405 | Fax 785-291-3673

From: Kim Burgett <kimb@kansascitytitle.com>
Sent: Tuesday, November 23, 2021 9:32 AM
To: James Norman [KID] <James.Norman@ks.gov>
Cc: Linda Chapman <lindac@kansascitytitle.com>; Lori McClain <lorimcclain@kansascitytitle.com>
Subject: Kansas City Title-Kansas Rate Filing
Importance: High

EXTERNAL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Mr. Norman

Please see attached, our revised edition of our Kansas Rate Filing. The second attachment is the explanation and locations of the changes made.

Thank you,
Kim

KANSAS CITY TITLE

Kim Burgett - Title Manager
103 N Main Ste. 300
Independence, Mo 64050
kimb@kansascitytitle.com

DON'T LET SCAM ARTISTS STEAL YOUR MONEY

Hacking, Phishing and online attacks are on the rise.

Kansas City Title will always enable security settings when sending wire instructions to you.

If you receive wiring instructions, even if it appears legitimate, do not send money without first calling to verify such instructions.

Kansas City Title, Inc.

Kansas Rate Filing

(DATE: Dec. 1, 2021)

Attachment 1

Charge for Escrow, Closing and/or Other Services

FILED

NOV 23 2021

VICKI SCHMIDT
Commissioner of Insurance

<u>Service</u>	<u>Charge</u>
COMMERCIAL ESCROW CLOSING (Includes preparation of contracts, escrow agreements, transfer of title documents, settlement statement (HUD -1) disbursement of funds.)	See Exhibit "A" attached
RESIDENTIAL REAL ESTATE CLOSING (Includes the preparation of contracts, escrow agreements, transfer of title documents, settlement statements. Without assistance of attorney and/or broker.	See Exhibit "B" attached
RESIDENTIAL REAL ESTATE CLOSING (Includes the preparation of contracts, escrow agreements, transfer of title documents, settlement statements. With assistance of attorney and/or broker.	See Exhibit "B" attached (Same rate without assistance)
RESIDENTIAL LOAN CLOSING (Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds)	See Exhibit "B" attached
DOCUMENT PREPARATION (When not included in closings)	None (Do not prepare Documents unless we are closing)

FEES FOR ANCILLARY SERVICES

None unless shown on Exhibit B

Notary Public Fees
Contract for Deed
Seller Carry Back
Equity Purchase
Exchange of Property
Loan Closing for third party lender

FILED

NOV 23 2021

VICKI SCHMIDT
Commissioner of Insurance

FORECLOSURE COMMITMENT	\$250.00
LOT SALE TO BUYER	See Exhibit Battached
(Not Builder)	See Exhibit C attached
LOT SALE TO BUILDER	
PLATTING COMMITMENT (Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages. etc.)	\$250.00
INFORMATIONAL COMMITMENT (Issued for "Amount to be Agreed Upon" where customer wants check of title before sale/mortgage)	No Charge
OWNERSHIP & ENCUMBRANCE REPORT (Showing current record owner and all liens and/or encumbrances on the subject property)	\$150.00
SEARCH REPORT (Residential) (Issued to companies and/or individuals for the purpose of issuing title insurance by other companies. includes supporting documentation upon request.)	\$250.00
ADDITIONAL TRACT FEE	\$100.00 per tract
EXCESSIVE SEARCH FEE (Residential & Commercial) If more than three hours of search and examination time Is required for search and/or commitment prep	\$100.00 per hour
OUT OF AREA ADDITIONAL SEARCH FEE For searches outside Leavenworth, Johnson, and Wyandotte Counties	\$200.00

CONVERT CONTRACT PURCHASERS
POLICY TO OWNERS POLICY

(Issued when contract purchaser pays off contract
and wants current policy showing title in his name)

Do not do these transactions:

FILED

NOV 23 2021

VICKI SCHMIDT

Commissioner of Insurance

MECHANICS LIEN WORK OUT

(Obtaining Lien waivers, disbursing funds
to pay claimants)

\$ 150.00 per draw request

EXCHANGE CLOSING

(Closing transaction having more than one parcel
of real property)

See Exhibit B attached

DISBURSEMENT OF FUNDS

(No closing services but asked to disburse money)

See Exhibit B attached

DISBURSEMENT OF FUNDS

(No Closing services, disbursing funds
and collecting signatures on documents furnished
to us)

See Exhibit B attached

INDEMNITY DEPOSIT

(Held in escrow, no closing)

\$150.00

OTHER:

See Exhibit B attached

Attachment 2

Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

FILED

NOV 23 2021

VICKI SCHMIDT
Commissioner of Insurance

<u>Type of Transaction</u>	<u>Rate</u>
OWNERS TITLE INSURANCE POLICY (Policies will be issued to owners, contract vendees and lessees)	See Exhibit A attached
MORTGAGE TITLE INSURANCE POLICY (Issued to lenders in an amount not to exceed 120% of loan amount)	See Exhibit A attached
SIMULTANEOUS-ISSUED MORTGAGE POLICY (Not exceeding the amount of the Owner's Policy)	\$290.00
SIMULTANEOUS-ISSUED MORTGAGE POLICY (Exceeds the Owner's Policy)	\$1.00 per thousand above the Owners Policy
SIMULTANEOUS-ISSUED LEASEHOLD POLICY (Not exceeding the amount of the Owner's Policy issued to lessee)	30% of Rates shown on Exhibit A attached
REFINANCE POLICIES (Loan Policy issued on property as a result of refinancing a previous loan)	75% of Rates shown on Exhibit A attached
SECOND MORTGAGE POLICIES (Loan Policy issued on 2 nd , 3 rd or more loans)	75% of Rates shown on Exhibit A attached
REISSUE POLICIES (Policies issued on previously insured property)	75% of Rates shown on Exhibit A attached
NEW CONSTRUCTION PENDING DISBURSEMENT POLICY (Calling for periodic endorsements for increasing liability and extend time of policy)	See Exhibit A and add \$150.00 per draw request

NEW CONSTRUCTION OWNER'S POLICY

See Exhibit A attached

NEW CONSTRUCTION LOAN POLICY

(Issued to Construction Lender on construction loan. Includes binder or construction loan Policies)

See Exhibit A attached

FILED

NOV 23 2021

SEARCH REPORT (Commercial)

\$500

VICKI SCHMIDT
Commissioner of Insurance

ENDORSEMENTS TO OWNERS AND LOAN POLICIES

Access	\$100.00
Assignment of Rents	\$200.00
Comprehensive	\$200.00
Contiguity	\$100.00
Date Down for New Construction	\$250.00 per endorsement
Doing Business	\$100.00
8.1 Environmental	\$100.00
Fairway	\$300.00
First Loss	\$200.00
Future Advances	\$100.00
Last Dollar	\$200.00
Location	\$100.00
Non-Imputation	\$500.00
Revolving Credit	\$200.00
Street Address	\$100.00
Street Assessment	\$100.00
Subdivision	\$100.00
Successor	\$300.00
Survey - Same As	\$100.00
Tax Deed	\$200.00
Tax Parcel	\$100.00
Tie-In	\$300.00
Utility	\$250.00
Variable Rate	\$100.00
3.0 Zoning	\$300.00
3.1 Zoning	\$500.00
Modification Endorsement	25% of base policy premium with a minimum of \$300; any increase in liability will be charged at the regular rate
ALTA 10.1, 10.1-06	25% of base policy premium with a minimum of \$300; any increase in liability will be charged at the regular rate
ALTA 11, 11-06	25% of base policy premium with a minimum of \$300; any increase in liability will be charged at the regular rate

(No other Endorsement charges)

Attachment 3

Residential Title Insurance Rates
(1-4 Single Family Living Units)

FILED

NOV 23 2021

VICKI SCHMIDT
Commissioner of Insurance

<u>Type of Transaction</u>	<u>Rate</u>
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY (Issued with owners policy on new construction)	\$ 150.00
SECOND MORTGAGE POLICIES Loan Policies issued on 2 nd , 3 rd or more loans Issued simultaneously with an owners and loan policy.	\$ 75.00
RESIDENTIAL OWNERS POLICIES (Policies of Title Insurance protecting the owners interest in one-four family residences.)	See Exhibit E attached
RESIDENTIAL MORTGAGEES POLICIES (Policies of title insurance protecting the interest of mortgage lenders.)	See Exhibit F attached
SIMULTANEOUSLY ISSUED LOAN POLICIES (Loan policy issued simultaneously with the issue of an Owner's Policy issued by Kansas City Title in an amount equal to or less than the amount of said loan policy)	\$ 290.00
SIMULTANEOUSLY ISSUED LOAN POLICIES (Loan policy issued simultaneously with the issue of an Owner's Policy issued outside of Kansas City Title in an amount equal to or less than the amount of said loan policy)	\$ 390.00
RESIDENTIAL LOAN CONSTRUCTION POLICY (Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes)	\$ 150.00

CONSTRUCTION LOAN BINDER (Commitment)
(A Commitment for title insurance issued specifically
for the protection of the interest in property taken as the
result of the filing of a mortgage for construction purposes)

\$ 150.00

DEVELOPMENT LOAN POLICY
(Mortgagees Policy issued for the protection of the lender
who provides the funds to make improvements to the land
so that said land can be resold for a different purpose
i.e. subdivision development and subsequent land sales)

See Exhibit C attached

FILED

NOV 23 2021

VICKI SCHMIDT
Commissioner of Insurance

BUILDERS RATE (Residential Owners Policy)
(A rate afforded to builder/developers which is less
than the normal residential owners rate due to discount
for volume as well as simplicity of search and examination)

See Exhibit C attached

REFINANCE RATE FOR RESIDENTIAL
MORTGAGEES POLICIES
(A rate afforded to homeowners where a lender's
policy is required by the lender as the result of the
refinance of the owners existing financing)

See Exhibit F attached

RE-ISSUE RATE
(A rate afforded to the owner as seller or borrower
due to the fact that the title at issue had previously
been searched and examined for durability as evidenced
by the issuance of a policy of title insurance with a prior date.)

NONE

MULTIPLE LOT OR TRACT CHARGES
(A charge made in connection with the issuance of
either an owners or a mortgagees policy when the
subject property consists of more than one chain of title)

\$ 100.00 per tract

ABSTRACT RETIREMENT RATE
(A reduction in the premium charge as a result of being
furnished an abstract of title on the property to be insured
and the abstract remains the property of the insured)

NONE

ALTA 7 MOBILE HOME ENDORSEMENT

\$ 250.00

ENDORSEMENTS

(Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

1. 8.1 to Loan Policy
2. 100 to Loan Policy
3. 5 to Loan Policy
4. 6.0 to Loan Policy
5. 6.1 to Loan Policy
6. 9 to Loan Policy

No Charge

No Charge

No Charge

No Charge

No Charge

No Charge

FILED

NOV 23 2021

VICKI SCHMIDT

Commissioner of Insurance

LEASEHOLD POLICIES

(Policies issued to protect the interest of a lessee in real property)

Se Exhibit E attached

COMMERCIAL TITLE INSURANCE RATES

(Premiums charged on Policies issued on transactions involving commercial, multi-family, or industrial real estate)

See Exhibit A attached

CANCELLATION FEE

(A charge made for actual work performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy)

No Charge

EXHIBIT A
(Commercial Rates)

FILED

NOV 23 2021

VICKI SCHMIDT
Commissioner of Insurance

Commercial Escrow Closing

A.	Basic Escrow	Less than 6 hours work	\$ 600.00
B.	Complex Closing	More than 6 hours work and Less than 12 hours work	\$1,000.00
C.	Major Closing	More than 12 hours	\$ 1,500.00

Commercial Title Insurance Rates for all Owner's and Loan Policies issued individually:

A.	First \$750,000	See Residential Card Rate Exhibit E
B.	Over \$750,000 up to \$1,000,000.00	add additional \$1.00 per thousand
C.	Over \$1,000,000.00 up to \$5,000,000.00	add additional \$.80 per thousand
D.	Over \$5,000,000.00	add additional \$.60 per thousand

EXHIBIT B

**SCHEDULE OF FEES
RESIDENTIAL RESALE TRANSACTIONS**

FILED

NOV 23 2021

**VICKI SCHMIDT
Commissioner of Insurance**

Type of Service/Transaction

Seller closing fee - Standard	\$235.00
Seller closing fee - Short Sale	\$350.00
Seller closing fee - Witness Only	\$ 75.00
Standard Loan Closing Fee	\$375.00
Standard Cash Closing Fee	\$275.00
Assumption	\$375.00
Owner Finance (includes document preparation)	\$375.00
Witness Only Buyer - Loan	\$150.00
Witness Only Buyer - Cash	\$ 75.00
Prepare Settlement Statement/Disburse	\$250.00
Second Mortgage Closing	\$225.00
Interest Bearing Acct. Setup Fee	\$150.00

Miscellaneous:

Lot reservation fee-Buyer	\$50.00
Simultaneous Issued Mortgage Policy (not exceeding the amount of the Owner's Policy issued by Kansas City Title)	\$290.00
Simultaneous Issued Mortgage Policy (not exceeding the amount of the Owner's Policy issued outside of Kansas City Title)	\$390.00
Multi-tract search fee	\$100.00 per tract
Express Delivery Service	\$25.00 per item
Wire Transfer Service	\$25.00 per wire
eRecord Portal Fee	\$5.00 each document
Out of area additional search fee for searches outside Leavenworth, Johnson, and Wyandotte Counties	\$200.00

EXHIBIT C
SCHEDULE OF FEES
NEW CONSTRUCTION - BUILDER/DEVELOPER

FILED
NOV 23 2021
VICKI SCHMIDT
Commissioner of Insurance

A Builder/Developer is a customer that transacts New Construction properties and/or raw ground for the purpose of New Construction properties.

Builder Fees:

- Lot Transaction Fee - \$50.00

(includes the title search and exam, settlement, wire transfer, express delivery)
- Construction Loan Policy - \$150.00
- Owner's Policy charged to the builder (based on the sales price of the new home)

\$1.75 per thousand up to a \$250,000 in coverage
\$1.00 per thousand over \$250,000
(minimum charge of \$150.00)
- Closing Fee from builder to new homeowner - \$0.00 - no additional closing fee for document preparation, settlement, escrow, wire transfer or express delivery

Developer Fees:

- If the Developer secures a loan and a loan policy is required, the title premium is \$1.00 per thousand based on the loan amount
- No document preparation or closing fees upon the closing of the lot from the developer to builder

FILED

NOV 23 2021

VICKI SCHMIDT
Commissioner of Insurance

EXHIBIT D
SCHEDULE OF FEES
INVESTOR RESALE TRANSACTIONS

An Investor is customer that purchases resale properties to either retain or to improve & resale (flip), or to do both - more than three per year.

Purchase Transactions:

- Standard Residential Title Insurance rates apply for the Owner's Policy
- Construction Loan Policy available, if short term lender allows
- Standard Seller Closing Fee - \$235.00
- Investor Purchase Closing Fee - \$235.00 (cash or loan)

Resale Transactions:

- Owner's Policy charged to the investor (based on the sales price of the home)

\$1.75 per thousand up to a \$250,000 in coverage

\$1.00 per thousand over \$250,000

(minimum charge of \$150.00)

- Closing fee from investor to new homeowner - \$0.00.
no additional closing fee for document preparation, settlement, escrow, wire transfer or express delivery

EXHIBIT E

KANSAS CITY TITLE INC.

SUMMARY OF CHARGES FOR RESIDENTIAL TITLE INSURANCE – RESALE
STATE OF KANSAS

FILED

NOV 23 2021

VICKI SCHMIDT
Commissioner of Insurance

1. Standard seller closing fee is \$235.00.
2. Standard buyer loan closing fee is \$375.00.
3. For simultaneously issued loan policies not exceeding the amount of the owner's policy issued by
Kansas City Title - \$290.00
4. For simultaneously issued loan policies not exceeding the amount of the owner's policy not issued by
Kansas City Title - \$390.00
5. Non-standard closing fees available upon request.
6. Effective December 1, 2021. Charges subject to change without notice.

Amount of Insurance	Rate
\$50,000 or less	\$466.00
50,001 to 55,000	\$478.00
55,001 to 60,000	\$490.00
60,001 to 65,000	\$502.00
65,001 to 70,000	\$514.00
70,001 to 75,000	\$526.00
75,001 to 80,000	\$535.00
80,001 to 85,000	\$544.00
85,001 to 90,000	\$553.00
90,001 to 95,000	\$562.00
95,001 to 100,000	\$571.00
100,001 to 110,000	\$583.00
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\$750,001 to \$1,000,000 - \$1.00 per thousand

\$1,000,000 to \$2,000,000 - \$.80 per thousand

www.kansascitytitle.com

EXHIBIT F

KANSAS CITY TITLE INC.

SUMMARY OF CHARGES FOR RESIDENTIAL TITLE INSURANCE – REFINANCE
STATE OF KANSAS

FILED

NOV 23 2021

VICKI SCHMIDT
Commissioner of Insurance

1. Standard loan closing fee is \$375.00.
2. Effective December 1, 2021. Charges subject to change without notice.

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Amount of Insurance	Rate
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275,001 to 300,000	\$644.00
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550,001 to 575,000	\$872.00
575,001 to 600,000	\$884.00
600,001 to 625,000	\$896.00
625,001 to 650,000	\$908.00
650,001 to 675,000	\$920.00
675,001 to 700,000	\$932.00
700,001 to 725,000	\$946.00
725,001 to 750,000	\$956.00

\$750,001 to \$1,000,000 - \$1.00 per thousand

\$1,000,000 to \$2,000,000 - \$.80 per thousand

www.kansascitytitle.com

Kansas City Title, Inc.

Kansas Rate Filing

(DATE: September 9, 2019)

Attachment 1

Charge for Escrow, Closing and/or Other Services

<u>Service</u>	<u>Charge</u>
COMMERCIAL ESCROW CLOSING (Includes preparation of contracts, escrow agreements, transfer of title documents, settlement statement (HUD -1) disbursement of funds.)	See Exhibit "A" attached
RESIDENTIAL REAL ESTATE CLOSING (Includes the preparation of contracts, escrow agreements, transfer of title documents, settlement statements. Without assistance of attorney and/or broker.	See Exhibit "B" attached
RESIDENTIAL REAL ESTATE CLOSING (Includes the preparation of contracts, escrow agreements, transfer of title documents, settlement statements. With assistance of attorney and/or broker.	See Exhibit "B" attached (Same rate without assistance)
RESIDENTIAL LOAN CLOSING (Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds)	See Exhibit "B" attached
DOCUMENT PREPARATION (When not included in closings)	None (Do not prepare Documents unless we are closing)

FILED

SEP 05 2019

VICKI SCHMIDT
Commissioner of Insurance

FEES FOR ANCILLARY SERVICES	None unless shown on Exhibit B
Notary Public Fees	
Contract for Deed	
Seller Carry Back	
Equity Purchase	
Exchange of Property	
Loan Closing for third party lender	
FORECLOSURE COMMITMENT	\$250.00
LOT SALE TO BUYER (Not Builder)	See Exhibit B attached
LOT SALE TO BUILDER	See Exhibit C attached
PLATTING COMMITMENT (Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages. etc.)	\$250.00
INFORMATIONAL COMMITMENT (Issued for "Amount to be Agreed Upon" where customer wants check of title before sale/mortgage)	No Charge
OWNERSHIP & ENCUMBRANCE REPORT (Showing current record owner and all liens and/or encumbrances on the subject property)	\$150.00
SEARCH REPORT (Residential) (Issued to companies and/or individuals for the purpose of issuing title insurance by other companies. includes supporting documentation upon request.)	\$250.00
ADDITIONAL TRACT FEE	\$100.00 per tract
EXCESSIVE SEARCH FEE (Residential & Commercial) If more than three hours of search and examination time Is required for search and/or commitment prep	\$100.00 per hour
OUT OF AREA ADDITIONAL SEARCH FEE For searches outside Leavenworth, Johnson, and Wyandotte Counties	\$200.00

FILED

SEP 05 2019

VICKI SCHMIDT

Commissioner of Insurance

CONVERT CONTRACT PURCHASERS
POLICY TO OWNERS POLICY
(Issued when contract purchaser pays off contract
and wants current policy showing title in his name)

Do not do these transactions.

MECHANICS LIEN WORK OUT
(Obtaining Lien waivers, disbursing funds
to pay claimants)

\$ 150.00 per draw request

EXCHANGE CLOSING
(Closing transaction having more than one parcel
of real property)

See Exhibit B attached

DISBURSEMENT OF FUNDS
(No closing services but asked to disburse money)

See Exhibit B attached
FILED
SEP 05 2019
VICKI SCHMIDT
Commissioner of Insurance

DISBURSEMENT OF FUNDS
(No Closing services, disbursing funds
and collecting signatures on documents furnished
to us)

See Exhibit B attached

INDEMNITY DEPOSIT
(Held in escrow, no closing)

\$100.00

OTHER:
See Exhibit B attached

Attachment 2

Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

<u>Type of Transaction</u>	<u>Rate</u>
OWNERS TITLE INSURANCE POLICY (Policies will be issued to owners, contract vendees and lessees)	See Exhibit A attached FILED SEP 05 2019 VICKI SCHMIDT Supervisor of Insurance
MORTGAGE TITLE INSURANCE POLICY (Issued to lenders in an amount not to exceed 120% of loan amount)	See Exhibit A attached
SIMULTANEOUS-ISSUED MORTGAGE POLICY (Not exceeding the amount of the Owner's Policy)	\$290.00
SIMULTANEOUS-ISSUED MORTGAGE POLICY (Exceeds the Owner's Policy)	\$1.00 per thousand above the Owners Policy
SIMULTANEOUS-ISSUED LEASEHOLD POLICY (Not exceeding the amount of the Owner's Policy issued to lessee)	30% of Rates shown on Exhibit A attached
REFINANCE POLICIES (Loan Policy issued on property as a result of refinancing a previous loan)	75% of Rates shown on Exhibit A attached
SECOND MORTGAGE POLICIES (Loan Policy issued on 2 nd , 3 rd or more loans)	75% of Rates shown on Exhibit A attached
REISSUE POLICIES (Policies issued on previously insured property)	75% of Rates shown on Exhibit A attached
NEW CONSTRUCTION PENDING DISBURSEMENT POLICY (Calling for periodic endorsements for increasing liability and extend time of policy)	See Exhibit A and add \$150.00 per draw request

NEW CONSTRUCTION OWNER'S POLICY

See Exhibit A attached

NEW CONSTRUCTION LOAN POLICY

See Exhibit A attached

(Issued to Construction Lender on construction loan. Includes binder or construction loan Policies)

SEARCH REPORT (Commercial)

\$500.00

ENDORSEMENTS TO OWNERS AND LOAN POLICIES

Access	\$100.00	<div>FILED</div> <div>SEP 05 2019</div> <div>VICKI SCHMIDT</div> <div>Commissioner of Insurance</div>
Assignment of Rents	\$200.00	
Comprehensive	\$200.00	
Contiguity	\$100.00	
Date Down for New Construction	\$250.00 per endorsement	
Doing Business	\$100.00	
8.1 Environmental	\$100.00	
Fairway	\$300.00	
First Loss	\$200.00	
Future Advances	\$100.00	
Last Dollar	\$200.00	
Location	\$100.00	
Non-Imputation	\$500.00	
Revolving Credit	\$200.00	
Street Address	\$100.00	
Street Assessment	\$100.00	
Subdivision	\$100.00	
Successor	\$300.00	
Survey – Same As	\$100.00	
Tax Deed	\$200.00	
Tax Parcel	\$100.00	
Tie-In	\$300.00	
Utility	\$250.00	
Variable Rate	\$100.00	
3.0 Zoning	\$300.00	
3.1 Zoning	\$500.00	
Modification Endorsement	25% of base policy premium with a minimum of \$300; any increase in liability will be charged at the regular rate	
ALTA 10.1, 10.1-06	25% of base policy premium with a minimum of \$300; any increase in liability will be charged at the regular rate	
ALTA 11, 11-06	25% of base policy premium with a minimum of \$300; any increase in liability will be charged at the regular rate	
(No other Endorsement charges)		

Attachment 3

Residential Title Insurance Rates (1-4 Single Family Living Units)

<u>Type of Transaction</u>	<u>Rate</u>
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY (Issued with owners policy on new construction)	\$ 150.00 FILED
SECOND MORTGAGE POLICIES Loan Polices issued on 2 nd , 3 rd or more loans Issued simultaneously with an owners and loan policy.	\$ 75.00 SEP 05 2019 VICKI SCHMIDT Commissioner of Insurance
RESIDENTIAL OWNERS POLICIES (Policies of Title Insurance protecting the owners interest in one-four family residences.)	See Exhibit E attached
RESIDENTIAL MORTGAGEES POLICIES (Polices of title insurance protecting the interest of mortgage lenders.)	See Exhibit F attached
SIMULTANEOUSLY ISSUED LOAN POLICIES (Loan policy issued simultaneously with the issue of an Owner's Policy issued by Kansas City Title in an amount equal to or less than the amount of said loan policy)	\$ 290.00
SIMULTANEOUSLY ISSUED LOAN POLICIES (Loan policy issued simultaneously with the issue of an Owner's Policy issued outside of Kansas City Title in an amount equal to or less than the amount of said loan policy)	\$ 390.00
RESIDENTIAL LOAN CONSTRUCTION POLICY (Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes)	\$ 150.00

CONSTRUCTION LOAN BINDER (Commitment) (A Commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes)	\$ 150.00
DEVELOPMENT LOAN POLICY (Mortgagees Policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose i.e. subdivision development and subsequent land sales)	See Exhibit C attached
BUILDERS RATE (Residential Owners Policy) (A rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination)	See Exhibit C attached FILED SEP 05 2019 VICKI SCHMIDT Commissioner of Insurance
REFINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES (A Rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing)	See Exhibit F attached
RE-ISSUE RATE (A rate afforded to the owner as seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.)	NONE
MULTIPLE LOT OR TRACT CHARGES (A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title)	\$ 100.00 per tract
ABSTRACT RETIREMENT RATE (A reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and the abstract remains the property of the insured)	NONE
ALTA 7 MOBILE HOME ENDORSEMENT	\$ 250.00

ENDORSEMENTS

(Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

1. 8.1 to Loan Policy
2. 100 to Loan Policy
3. 5 to Loan Policy
4. 6.0 to Loan Policy
5. 6.1 to Loan Policy
6. 9 to Loan Policy

No Charge
No Charge
No Charge
No Charge
No Charge
No Charge

FILED

SEP 05 2019

See Exhibit A attached
WICKLSCHMIDT
Commissioner of Insurance

LEASEHOLD POLICIES

(Policies issued to protect the interest of a lessee in real property)

COMMERCIAL TITLE INSURANCE RATES

(Premiums charged on Policies issued on transactions involving commercial, multi-family, or industrial real estate)

See Exhibit A attached

CANCELLATION FEE

(A charge made for actual work performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy)

No Charge

EXHIBIT A
(Commercial Rates)

Commercial Escrow Closing

A.	Basic Escrow	Less than 6 hours work	\$ 600.00
B.	Complex Closing	More than 6 hours work and Less than 12 hours work	\$ 1,000.00
C.	Major Closing	More than 12 hours	\$ 1,500.00

FILED
SEP 05 2019
NICK SCHMIDT
Commissioner of Insurance

Commercial Title Insurance Rates for all Owner's and Loan Policies issued individually:

A.	First \$750,000	See Residential Card Rate Exhibit E
B.	Over \$750,000 up to \$1,000,000.00	add additional \$1.00 per thousand
C.	Over \$1,000,000.00 up to \$5,000,000.00	add additional \$.80 per thousand
D.	Over \$5,000,000.00	add additional \$.60 per thousand

EXHIBIT B

SCHEDULE OF FEES RESIDENTIAL RESALE TRANSACTIONS

Type of Service/Transaction

Seller closing fee – Standard	\$225.00
Seller closing fee – Short Sale	\$350.00
Seller closing fee – Witness Only	\$ 75.00
Standard Loan Closing Fee	\$375.00
Standard Cash Closing Fee	\$225.00
Assumption	\$375.00
Owner Finance (includes document preparation)	\$375.00
Witness Only Buyer – Loan	\$150.00
Witness Only Buyer – Cash	\$ 75.00
Prepare Settlement Statement/Disburse	\$250.00
Second Mortgage Closing	\$225.00
Interest Bearing Acct. Setup Fee	\$150.00

FILED

SEP 05 2019
VICKI SCHMIDT
Commissioner of Insurance

Miscellaneous:

Simultaneous Issued Mortgage Policy (not exceeding the amount of the Owner's Policy issued by Kansas City Title)	\$290.00
Simultaneous Issued Mortgage Policy (not exceeding the amount of the Owner's Policy issued outside of Kansas City Title)	\$390.00
Multi-tract search fee	\$100.00 per tract
Express Delivery Service	\$25.00 per item
Wire Transfer Service	\$25.00 per wire
eRecord Portal Fee	\$4.00 each document
Out of area additional search fee for searches outside Leavenworth, Johnson, and Wyandotte Counties	\$200.00

EXHIBIT C

SCHEDULE OF FEES NEW CONSTRUCTION – BUILDER/DEVELOPER

A Builder/Developer is a customer that transacts New Construction properties and/or raw ground for the purpose of New Construction properties.

Builder Fees:

- Lot Transaction Fee - \$50.00
(includes the title search and exam, settlement, wire transfer, express delivery)
- Construction Loan Policy - \$150.00
- Owner's Policy charged to the builder (based on the sales price of the new home)

\$1.75 per thousand up to a \$250,000 in coverage
\$1.00 per thousand over \$250,000
(minimum charge of \$150.00)

- Closing Fee from builder to new homeowner - \$0.00 – no additional closing fee for document preparation, settlement, escrow, wire transfer or express delivery

Developer Fees:

- If the Developer secures a loan and a loan policy is required, the title premium is \$1.00 per thousand based on the loan amount
- No document preparation or closing fees upon the closing of the lot from the developer to builder

EXHIBIT D

SCHEDULE OF FEES INVESTOR RESALE TRANSACTIONS

An Investor is customer that purchases resale properties to either retain or to improve & resale (flip), or to do both - more than three per year.

FILED

Purchase Transactions:

- Standard Residential Title Insurance rates apply for the Owner's Policy
- Construction Loan Policy available, if short term lender allows
- Standard Seller Closing Fee - \$225.00
- Investor Purchase Closing Fee - \$225.00 (cash or loan)

SEP 05 2019

WICKI SCHMIDT
Commissioner of Insurance

Resale Transactions:

- Owner's Policy charged to the investor (based on the sales price of the home)
 - \$1.75 per thousand up to a \$250,000 in coverage
 - \$1.00 per thousand over \$250,000
 - (minimum charge of \$150.00)
- Closing fee from investor to new homeowner - \$0.00.
no additional closing fee for document preparation, settlement, escrow, wire transfer or express delivery

EXHIBIT E

KANSAS CITY TITLE INC.

**SUMMARY OF CHARGES FOR RESIDENTIAL TITLE INSURANCE - RESALE
STATE OF KANSAS**

1. Standard seller closing fee is \$225.00
2. Standard buyer loan closing fee is \$375.00.
3. For simultaneously issued loan policies not exceeding the amount of the owner's policy issued by
Kansas City Title - \$290.00
4. For simultaneously issued loan policies not exceeding the amount of the owners policy not issued by
Kansas City Title - \$390.00
5. Non-standard closing fees available upon request
6. Effective August, 2019. Charges subject to change without notice

FILED

SEP 05 2019
VICKI SCHMIDT
Commissioner of Insurance

Amount of Insurance	Rate
\$50,000 or less	\$441.00
50,001 to 55,000	\$453.00
55,001 to 60,000	\$465.00
60,001 to 65,000	\$477.00
65,001 to 70,000	\$489.00
70,001 to 75,000	\$501.00
75,001 to 80,000	\$510.00
80,001 to 85,000	\$519.00
85,001 to 90,000	\$528.00
90,001 to 95,000	\$537.00
95,001 to 100,000	\$546.00
100,001 to 110,000	\$558.00
110,001 to 120,000	\$570.00
120,001 to 130,000	\$582.00
130,001 to 140,000	\$594.00
140,001 to 150,000	\$606.00
150,001 to 160,000	\$618.00
160,001 to 170,000	\$630.00
170,001 to 180,000	\$642.00
180,001 to 190,000	\$654.00
190,001 to 200,000	\$667.00
200,001 to 210,000	\$678.00
210,001 to 220,000	\$690.00

Amount of Insurance	Rate
220,001 to 230,000	\$702.00
230,001 to 240,000	\$714.00
240,001 to 250,000	\$726.00
250,001 to 275,000	\$756.00
275,001 to 300,000	\$786.00
300,001 to 325,000	\$816.00
325,001 to 350,000	\$846.00
350,001 to 375,000	\$876.00
375,001 to 400,000	\$906.00
400,001 to 425,000	\$936.00
425,001 to 450,000	\$966.00
450,001 to 475,000	\$996.00
475,001 to 500,000	\$1,026.00
500,001 to 525,000	\$1,041.00
525,001 to 550,000	\$1,056.00
550,001 to 575,000	\$1,071.00
575,001 to 600,000	\$1,086.00
600,001 to 625,000	\$1,101.00
625,001 to 650,000	\$1,116.00
650,001 to 675,000	\$1,131.00
675,001 to 700,000	\$1,146.00
700,001 to 725,000	\$1,163.00
725,001 to 750,000	\$1,176.00

\$750,001 to \$1,000,000 - \$1.00 per thousand

\$1,000,000 to \$2,000,000 - \$.80 per thousand

www.kansascitytitle.com

EXHIBIT F

KANSAS CITY TITLE INC.

**SUMMARY OF CHARGES FOR RESIDENTIAL TITLE INSURANCE - REFINANCE
STATE OF KANSAS**

1. Standard loan closing fee is \$375.00.
2. Effective August, 2019. Charges subject to change without notice.

FILED

SEP 05 2019

VICKI SCHMIDT
Commissioner of Insurance

Amount of Insurance	Rate
\$50,000 or less	\$343.00
50,001 to 55,000	\$353.00
55,001 to 60,000	\$362.00
60,001 to 65,000	\$372.00
65,001 to 70,000	\$382.00
70,001 to 75,000	\$391.00
75,001 to 80,000	\$398.00
80,001 to 85,000	\$406.00
85,001 to 90,000	\$413.00
90,001 to 95,000	\$420.00
95,001 to 100,000	\$427.00
100,001 to 110,000	\$437.00
110,001 to 120,000	\$446.00
120,001 to 130,000	\$456.00
130,001 to 140,000	\$466.00
140,001 to 150,000	\$475.00
150,001 to 160,000	\$485.00
160,001 to 170,000	\$494.00
170,001 to 180,000	\$504.00
180,001 to 190,000	\$514.00
190,001 to 200,000	\$523.00
200,001 to 210,000	\$533.00
210,001 to 220,000	\$542.00

Amount of Insurance	Rate
220,001 to 230,000	\$552.00
230,001 to 240,000	\$562.00
240,001 to 250,000	\$571.00
250,001 to 275,000	\$595.00
275,001 to 300,000	\$619.00
300,001 to 325,000	\$643.00
325,001 to 350,000	\$667.00
350,001 to 375,000	\$691.00
375,001 to 400,000	\$715.00
400,001 to 425,000	\$739.00
425,001 to 450,000	\$763.00
450,001 to 475,000	\$787.00
475,001 to 500,000	\$811.00
500,001 to 525,000	\$823.00
525,001 to 550,000	\$835.00
550,001 to 575,000	\$847.00
575,001 to 600,000	\$859.00
600,001 to 625,000	\$871.00
625,001 to 650,000	\$883.00
650,001 to 675,000	\$895.00
675,001 to 700,000	\$907.00
700,001 to 725,000	\$921.00
725,001 to 750,000	\$931.00

\$750,001 to \$1,000,000 - \$1.00 per thousand

\$1,000,000 to \$2,000,000 - \$.80 per thousand

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